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3.

Abstract of the Technical Disclosure

Security of transactions based on electronically readable cards is enhanced by encoding the card with data representative of particulate microstructure of the card's magnetic stripe as well as biometric data corresponding to the authorized card user. Optionally, the card is also encoded with image scan data representative of a photograph or other significant portion of the card. The encoded data is verified against live data read at a transaction site thereby to associate the particular card to the physical person presenting the card.